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ABSTRACT

This document is designed to assist in development of state plans for action for consumer education. Its purpose is to serve as a catalyst for new and expanded public-private partnerships among state and local leaders that strengthen consumer education in the schools. Section 1 defines consumer education, discusses consumer concepts, and lists consumer education objectives. Section 2 provides a rationale for consumer education and focuses on deficiencies shown by results of tests measuring the consumer competency of adults and high school and college students. Section 3 on consumer education in the schools highlights current mandates and policies and describes advantages and disadvantages of four curriculum approaches to K-12 consumer education: separate course, integrated into existing subject, integrated into several existing subjects, and integrated into existing subjects with a capstone course. Section 4 discusses four essential ingredients to the success of statewide programs: commitment, leadership, compromise, and coordination. The final section presents five steps in the process of establishing a partnership: organize action group, assess current situation, create action plan, implement plan, and follow up. Appendixes include a diagram of the concepts identified in Section 1 and their relationships; a sample of suggested activities to strengthen and expand consumer education; highlights of actual partnerships and the successful programs; and a list of 78 print and organizational sources of additional information. (Contains 12 references.) (YLB)

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Consumer Education in the States:

A Blueprint for Action

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Consumer Education in the States:

A BLUEPRINT FOR ACTION



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UNITED STATES DEPARTMENT OF EDUCATION
THE SECRETARY

TO PARTICIPANTS IN THE CONSUMER EDUCATION
POLICY SUMMIT
MINNEAPOLIS, MINNESOTA
SEPTEMBER 14, 1993

I am pleased to send greetings to participants in the Consumer Education Policy Summit. Your mission to educate American consumers is an integral component of our nation's efforts to strengthen the economy and our position in the global marketplace.

But, if the American people are to become educated consumers, we must first address deficiencies that prevent up to half of all adults from understanding the most basic information about decisions they face in the marketplace. The National Adult Literacy Survey recently found that 90 million adults demonstrated English literacy skills in the bottom two levels of proficiency. Of those, 40 million measured in the lowest level. National statistics for mathematical proficiency are even more dismal.

Obviously, we all have significant work to do. Through the Goals 2000: Educate America Act, the Federal government will set world-class academic and occupational standards for students and provide assistance to states and local communities so that they may design education reform plans tailored to their specific needs.

In addition, GOALS 2000 will provide a framework for other legislative initiatives, including the reauthorization of the Elementary and Secondary Education Act, the School-to-Work Opportunity Act and the Safe Schools Act. All of these efforts are designed to create an atmosphere for learning, to set high standards for all students, and to prepare them adequately for college or the workplace. In addition, the Student Loan Reform and National Service Trust Acts will assure that more students can afford to pursue higher education.

GOALS 2000 also will enact into law the National Education Goals. Goal 1 states that, by the year 2000, all Americans should "possess the knowledge and skills necessary to compete in a global economy and exercise the rights and responsibilities of citizenship." Your efforts can help us achieve this goal.

I commend your dedication and wish you a successful conference.

Yours sincerely,

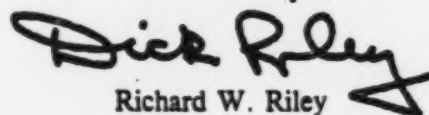

Richard W. Riley

Table of Contents

Introduction	1
Consumer Education: Definition and Concepts	3
The Need for Consumer Education	4
Consumer Education in the Schools	6
Elements of Success	8
Taking Action	10
References	13

Appendix

A. Classification of Concepts	17
B. Suggested Activities	20
C. Highlights of Successful State Partnerships	22
D. For More Information	28



Introduction

Today's consumer requires greater knowledge and a broader range of skills than ever before. People will be best equipped to participate effectively in the marketplace if they have received systematic preparation for their role as consumers by the time they leave the educational system.

In several states, public-private partnerships comprised of educators, government officials, consumer advocates and corporate leaders promote consumer education in the schools. These collaborations have resulted in an increased awareness of the need for consumer education, the development of curriculum materials, and education programs for teachers. Opportunities abound for development of similar partnerships in other states, especially if well-known and respected public figures and business leaders were to serve as catalysts in the states.

At the **Consumer Education Policy Summit** held in Minneapolis, Minnesota in September 1993, a panel of representatives from successful state consumer education programs shared insights about what works when establishing a partnership. National organizations explained the support they can provide to state consumer education endeavors -- teaching materials, research, workshop models and resource people. After the presentations, participants divided into state groups which included the states' attorney general, a state education officer, business leaders, and state or national consumer advocates to develop a plan of action for their state.

Consumer Education in the States: A Blueprint for Action is designed to assist summit participants and others develop state plans for action. The purpose of this document is to serve as a catalyst for new and expanded public-private partnerships among state and local leaders that strengthen consumer education in the schools.





Consumer Education: Definition & Concepts

The U.S. Department of Education funded a study in 1980 to define consumer education and identify its concepts. The resulting publication, **Classification of Concepts in Consumer Education**, has received broad acceptance as the conceptual framework for the field.

Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions.

Source: Classification of Concepts in Consumer Education

The **Classification** arranges consumer concepts into a taxonomy of three primary categories--*Decisionmaking*, *Resource Management* and *Citizen Participation*. Appendix A presents a diagram of the concepts identified and their relationships.¹

Consumer education has been described as addressing four general areas. These are:

1. **Consumer Decisionmaking.** Covers critical thinking skills related to consumers' goals, needs, wants, and the effects of attitudes, advertising, information and opportunity costs on consumer behavior.
2. **Economics.** Examines the allocation of scarce resources among competing wants. Explores the principles of supply and demand and how prices are determined. Other topics include growth and productivity, global interdependence and the interrelated roles of consumers, producers, and government in an economic system.
3. **Personal Finance.** Includes budgeting, record-keeping, income and net worth statements, credit,

saving and investing, retirement and estate planning, insurance, and taxes.

4. **Rights and Responsibilities.** Includes responsible citizenship concerning consumer protection laws and regulations, and redress mechanisms. Also addresses topics such as the environment, safety, health care and affordable goods and services.²

Consumer education is multidisciplinary by design. As a result, consumer concepts may be found throughout the school curriculum. Subjects that may include consumer concepts are economics, civics, mathematics, biology, chemistry, language arts, business education and home economics.

Consumer education offers more than knowledge and skills; it promotes critical thinking, problem solving and action. This range of elements is reflected in the basic consumer education objectives developed by Grada Hellman-Tuitert for the International Organization of Consumer Unions (IOCU). The objectives include helping students:

1. Gain **knowledge** to act as informed consumers. For example, knowledge of consumer rights and basic nutrition.
2. Develop an **understanding** of society's function as a whole and the specific role of consumers. For example, the understanding of the role of companies in the economic system; the role of the government in society and the role of consumer organizations.
3. Master **skills** to function as informed and responsible consumers. For example, writing a letter of complaint; spotting sales gimmicks and using products knowledgeably.
4. Recognize it is **important** to be an informed consumer.
5. **Act** as informed, educated and responsible consumers.³



The Need for Consumer Education

Traditionally, consumer education focused on developing skills for the individual consumer -- skills such as buying quality goods, finding low prices and avoiding seller deception in the marketplace. The focus was on maximizing personal satisfaction at minimum cost.

Students of consumer education today are encouraged to also consider the impact of choices on the well-being of others. Elements of this socially-responsible perspective follow.

Critical awareness. Consumers need to learn how to distinguish needs from wants; and how to ask informed questions.

Action and involvement. Once they have acquired knowledge and awareness, consumers can confidently act to make their voices heard.

Social responsibility. Consumers must act with concern and sensitivity, aware of the impact of their actions on others, particularly the disadvantaged.

Ecological responsibility. Consumers should recognize the impact of their decisions on the physical environment and possible conflict between the desire to own things and the destruction of the environment.

Solidarity. The most effective consumer action is through the formation of citizen groups. Together such groups can acquire the strength and influence to make sure that adequate attention is given to the consumer interest.⁴

Consumer and economic actions lie at the heart of modern life. Consumer education, like the general education curriculum, is part of that foundation on which students may begin to build their personal lives, and on which we must begin to build a more responsive and humane world.

Hayden Green
Educator and Textbook Author

Both the efficient functioning of the nation's economic system and the well-being of society depend on consumer savvy. At a time when worker efficiency is essential to our nation's success in the global marketplace, family financial difficulties are reducing productivity for too many workers. Financial difficulties also affect the health of individuals and their families adding more pressure to an already stressed health care system.

Individuals and families able to handle the complex financial decisions of daily life experience an enhanced quality of life. They have the personal satisfaction of being in control of their lives and are more likely to be satisfied with their social and economic environment. They are less likely to need government assistance such as consumer protection.

Recent surveys in the United States suggest that consumer education has not kept up with the rapid changes in the marketplace. We have not yet reached a desirable level of knowledge and skill in managing personal financial resources.

WHAT ADULTS KNOW

A 1990 comprehensive test of adult consumer knowledge in the United States sponsored by the Consumer Federation of America (CFA) and the TRW Foundation found significant gaps. The test included questions about banking, insurance, product safety, housing, cars and food.

The average overall score on the multiple choice test was only 54 percent. Respondents could have scored about 25 percent simply by guessing.

Of particular concern are the extremely low scores for questions that test basic consumer knowledge.

- Only one in five (21 percent) know the extent to which auto insurance rates vary from company to company.

- About one in three (37 percent) know that the annual percentage rate (APR) is the best indicator of the cost of a loan.
- Just 38 percent know that a certificate of deposit usually has higher yields than a money market account.
- While nearly half (48 percent) are aware of the typical size of a real estate agent's commission, only 33 percent know that the agent legally represents the seller, not the buyer.⁵

In a 1992 U.S. Department of Education examination of literacy skills, it was revealed that only a small percentage of Americans over the age of 15 could do moderately complex tasks needed to function in the marketplace.

Between 40 and 44 million Americans are unable to calculate the total cost of a purchase, determine the price difference between two items, or complete a simple form.⁶

WHAT STUDENTS KNOW

The Consumer Federation of America and the American Express Travel Related Services Company have sponsored two recent surveys to test the consumer knowledge of high school and college students across the United States.

The results of the tests send a strong message to all who are concerned about the future financial independence of the nation's young persons.

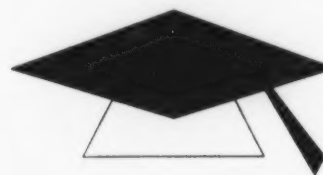
American high school and college students have surprisingly little consumer know-how. Many lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults.

In a 1991 study of high school seniors in shopping malls, respondents answered only 42 of the test questions correctly. As with CFA's earlier study of adults, the students could have scored 25 percent by guessing. Of particular concern are the low scores on questions about credit, bank accounts, landlord-tenant obligations and autos.

- Only 18 percent of the high school students recognize the importance of the annual percentage rate (APR) when considering a consumer loan, while 42 percent said that the interest rate was the best indicator.
- Less than one third are aware of the coverage of an auto service contract, and only 18 percent know the extent to which auto insurance rates vary.
- One-third know that a tenant has an obligation to make all payments specified in a lease, and 31 percent know that a landlord must obtain a court order before eviction.
- Only 26 percent know that, when a credit card account is not paid in full each month, interest charges on new purchases begin on the day of the purchase.⁷

In a similar but shorter 1993 test, college students answered only 51 percent correctly. Though the college scores were low, they were much higher than those of the high schoolers who answered correctly only 36 percent of the same questions in 1991.⁸

Overall, the results of the tests measuring the consumer competency of Americans reveal glaring deficiencies. The lack of knowledge is particularly evident among the young, the poor, and the least well-educated.





Consumer Education in the Schools

CURRENT MANDATES AND POLICIES

In 1990, the National Coalition for Consumer Education surveyed chief state school administrators to gather data on the status of consumer education in grades K-12.

- Thirty states and the District of Columbia have statewide consumer education policies. Great variations exist as to whether the subject is optional or mandatory and how concepts are presented.
- Six states cover both elementary and secondary instruction of all students whether enrolled in general or vocational programs. In other states where a policy exists, it applies to only a subset of these students.
- Nearly two thirds of the states report that consumer topics are more likely to be discussed today than five years earlier, indicating a growing awareness of need.
- Personal financial management is the topic most frequently mentioned as one that should be included in consumer education.⁹

CURRICULUM APPROACHES

When consumer education is offered in the schools, the strategies for incorporating the concepts into the curriculum are diverse. Some offer a special course titled personal finance or consumer economics. Others infuse concepts into one or more other subjects. Another approach combines these strategies using a capstone course. Each technique has advantages and disadvantages (Table 1).

1. **Separate course.** Creating a new class has the advantage of keeping the various components of consumer education together and can give the subject a status equal to other subjects. But unless the course is mandatory for all students, only students who elect to take the course benefit.

The major obstacle to this approach is that school schedules are already overcrowded; a new subject

increases the time pressures. Since few K-12 educators have been trained to teach the full breadth of consumer education concepts, another concern is the time and money required to prepare staff for a new subject.

2. **Integrate into existing subject.** In some schools, consumer education is taught as a component of another discipline -- perhaps a course in home economics, social studies, math or economics. Teachers in these courses are able to teach consumer concepts closely related to their root discipline.

Practical from a scheduling and training standpoint, this approach offers teachers an opportunity to strengthen the existing subject with real-life consumer issues. Using examples from everyday life can also motivate student learning.

A major disadvantage of infusion is that consumer concepts that do not fit into the assigned discipline are neglected -- and only students who take the classes with the integrated concepts are exposed to consumer education. Students may never receive a broad view of consumer issues.

3. **Integrate into several existing subjects.** An alternative to infusion in one subject is integration into several subjects. A mathematics course might explore the cost of credit while a biology class tests the impact of detergents on water quality. An art class might analyze advertising methods while language students write letters to legislators.

All the advantages and disadvantages noted when integrating into an existing subject apply. If this approach is to work, there must be a "master plan." Concepts must be identified and carefully addressed throughout the curriculum--this includes attention to concept placement in textbooks and other learning materials. There is a tendency to duplicate coverage of consumer topics in some areas and neglect many others.

Four Approaches to K-12 Consumer Education

Approach	Advantages	Disadvantages
 Separate course	• keeps components together • makes status equal to other subjects • offers broad view of consumer issues	• adds pressure to school schedule • only students who take course benefit • lack of trained consumer educators
 Integrate into existing subject	• limits pressure on school schedule • taps expertise of teachers in existing subject • strengthens existing subject with real life examples	• creates status as "foster child" of another subject • only components tied to existing subject are addressed • student exposure to consumer components will vary with course selection • no broad view of consumer issues
 Integrate into several existing subjects	• limits pressure on school schedule • taps expertise of teachers in many existing subjects • strengthens existing subjects with real life examples • offers broad view of consumer issues	• creates status as "foster child" of another subject • only components tied to existing subject are addressed • student exposure to consumer components varies with course selection • risks duplication of some components and neglect of others • difficult to monitor student achievement • adds pressure to school schedule
 Integrate into existing subjects and provide capstone course	• keeps components together • makes status equal to other subjects • strengthens existing subjects with real life examples • establishes a foundation for the comprehensive course • offers broad view of consumer issues	• student exposure to consumer components varies with course selection • disadvantages of other approaches if not well-planned

Table 1



Elements of Success

An additional challenge to this approach is measuring student learning. Student exposure to concepts varies with course selection, and opportunities to test for a broad understanding of consumer issues are limited at best.

4. **Integrate with a capstone course.** This approach combines features of the other approaches. Integration which taps the expertise of teachers in existing subjects complements a separate consumer education course in the final year of high school. The capstone course is a culminating experience which ties consumer concepts together.

The most vexing problem with this method is the added pressure to the school's already crowded schedule. With good planning, however, many other earlier disadvantages can be eliminated. And if the course is required, all students benefit.

PUBLIC INTEREST

When Michigan high school students were asked if schools should give more or less emphasis to managing personal finances, the answer was clear.

Nearly nine out of ten students want a course in personal finance before they graduate from high school.

Students with high grade reports expressed more interest than those with lower grades. This lends support that personal finance should be available to all students, not limited to slow learners.¹⁰

A 1993 national study by AT&T Universal Card Services Corp., Bankcard Holders of America and the Consumer Federation of America provide another indicator of public interest in the United States. Of the adults surveyed, 93 percent said that high school students should be required to take instruction in money and credit management.¹¹

Promoting consumer education in the schools is most likely to succeed if there is a shared desire to work for change. A partnership of government, education, business, consumer and other community leaders is invaluable.

State attorneys general, industry leaders and consumer advocates can offer assistance in identifying areas of concern and in designing programs. Educators and legislators have the authority to make the changes. Endorsement from diverse sectors can also influence school decisionmakers. The prospects for both programmatic and financial support are enhanced.

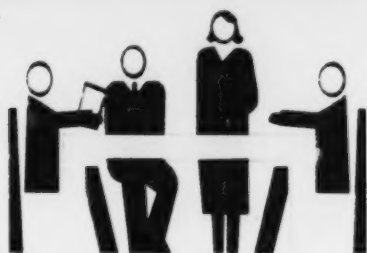
An assessment of statewide consumer education programs in the 1970s confirmed four essential ingredients to the success of statewide programs.

Commitment. This first element must occur at a high level in the hierarchy of educational policy making. Its form may be a legislative mandate, state board of education action, or priorities by individuals in the state education agency. Regardless of type, the commitment must be highly visible, well-publicized and supported by both attitudes and dollars.

Leadership. A consistent factor in successful programs was leadership provided by one or more consumer education specialists whose entire responsibilities were consumer education. The typical person is part of the state education agency.

Compromise. Formation of a statewide task force allows representation of all interested parties. Formation of such a group provides opportunity to voice concerns and to jointly create solutions. Some group members may bring individual agendas to the table — in these situations, compromise may be needed. With input from all interested parties and recognition of individual concerns, the likelihood for adoption is maximized.

Coordination. Once the group has identified a solution, actions and resources must be coordinated to ensure the objectives are reached. This is an extension of leadership with a person or persons overseeing implementation of the plan—assuring tasks are completed and the resources needed are provided.¹²



Partners for Success

Potential members of a consumer education partnership and the contributions each could make are listed below. Composition of the group will vary according to the goals of the group. Order within the list does not reflect a hierarchy of players.

- ✓ **State Attorney General and Consumer Staff.** These persons deal daily with consumer complaints and protection. They can provide background and data on the problems facing the state's consumers.
- ✓ **The Governor, Legislators and their Aides.** State government leaders are policy makers who can wield considerable influence in making change.
- ✓ **Chief State School Officers and Staff.** Policy changes require commitment by chief state school officers and staff. An instructional specialist in consumer education could be an extremely valuable change agent. Persons selected must be able to reach across disciplines to work with general educators as well as vocational educators. They are an essential link to local schools.
- ✓ **College and University Personnel.** University personnel determine the curriculum for future teachers. This group can also contribute expertise in curriculum development and new approaches to teaching.
- ✓ **Local and Regional Education Leaders.** Local and regional education leaders may provide additional research data and another link to local educators.
- ✓ **Business and Industry Representatives.** Private sector persons experience first-hand the problems in the marketplace. Some may offer specialized knowledge in the development of new materials and programs or be a source of instructional aids. In some cases, business and industry make a financial contribution to the cause.
- ✓ **Consumer Education Leaders.** Consumer experts offer a link to existing teaching materials and other resources. These persons include but are not limited to grassroots consumer groups and representatives of the Cooperative Extension System.
- ✓ **Media.** Frequently overlooked, journalists have a special knowledge of everyday consumer issues useful in planning. They may also offer creative advice and access to the general public.
- ✓ **Teachers.** Teachers are a valuable source of information on the needs of the students in their classrooms and innovative teaching techniques. These educators will also commit more readily if they have been involved in the planning and development of materials and programs.
- ✓ **Students.** Young persons offer insight on the choices and challenges they and their peers face in the marketplace. Through formal and informal procedures, they can be a source of input for planning and for evaluation.
- ✓ **Parents.** Mothers and fathers provide additional knowledge regarding the lives of their children. They also provide an opportunity to further diversify the group by socio-economic class, gender, race and ethnicity. These populations may have special problems that must be addressed.



Taking Action

While the objectives for promoting consumer education in the schools will vary from state to state, the mechanics of establishing a partnership and taking action will probably be similar. Figure 1 presents five steps in the process.

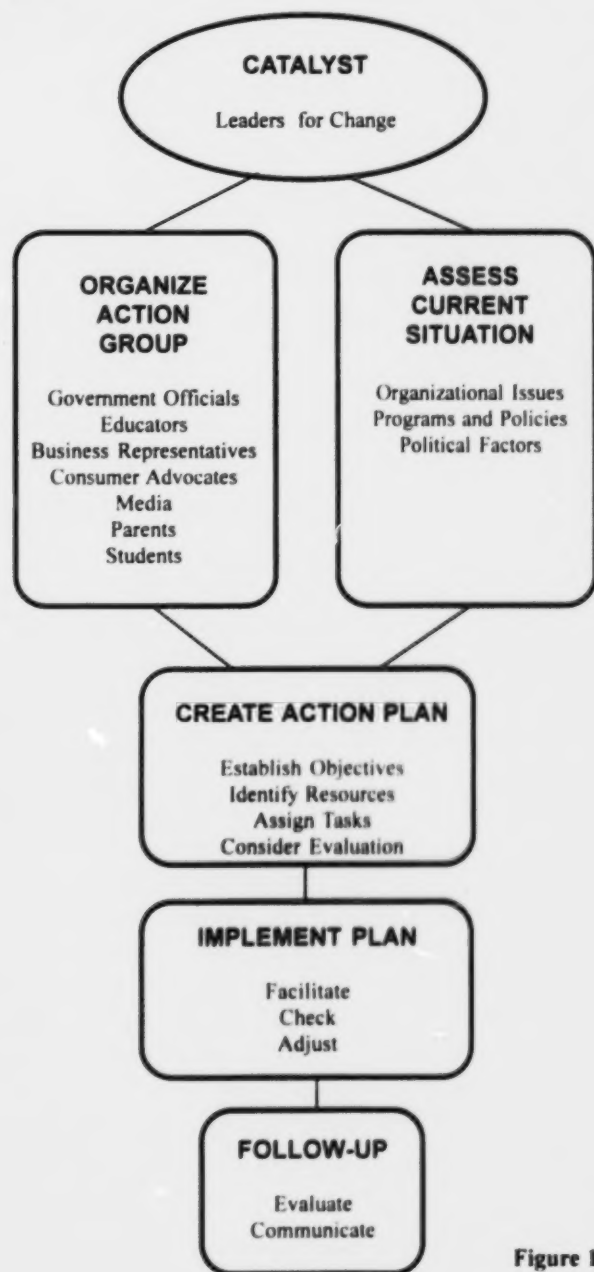


Figure 1

Step 1: Organize Action Group. Since change is most likely to be achieved as the result of a cooperative effort, the first step for catalyst leaders is to establish an action group. Desirable members are persons who:

- have a dedication to consumer education
- have influence as leaders or decisionmakers
- understand the principles of management required to accomplish the objectives.

An early decision must be made as to the optimal size of the group. Establishing a large planning group from the beginning is best to ensure all concerns are considered in some states. Those who view a large group as unwieldy and difficult to manage may prefer an alternative -- a smaller group of key individuals and organizations that will reach out to others for more specific actions.

Whether a small group or a large group, participation in decisionmaking is a key. The more that people feel they are part of the decision process, the higher their level of commitment will be.

At the initial gathering of the action group, the leaders must have a clear understanding of how the meeting will be organized and what they hope to accomplish. While it is important to hear the concerns of the heterogeneous membership, it is also critical that the group focus on assessing the current situation and establishing a clear agenda for action.

Step 2: Assess Current Situation. Early in the organization process, it is crucial that group members explore how consumer education fits into the state's social, political and economic systems. Suggested questions to ask are provided in Table 3.

Assessment of current policies and political factors must occur almost simultaneously with the formation of the action group as it will influence the composition of the partnership and how the action group will function.

Questions to Ask

Current Programs and Policies

1. Do state or local consumer education mandates exist?
2. Does a curriculum exist? If yes, who determines its content and how flexible is it?
3. What is the nature of current programs offered--are they systematic or sporadic?
4. What is the role of evaluation including school and teacher performance reviews as well as student assessment?
5. What funds and resources are currently available to support consumer education?
6. What efforts are presently being made to expand consumer education in schools?
7. What preservice and inservice teacher training opportunities exist?
8. Do adequate up-to-date teaching materials exist? Where do teachers get materials?



Political Factors

1. Is the political climate favorable to consumer issues and education? Is it or could it be a priority?
2. What is the general attitude of educators toward consumer education?
3. What is the nature of government and business interest in education?
4. Are there special school and community problems that might be served (e.g., high unemployment, high illiteracy, high student drop-outs and consumer fraud)?
5. Have any attempts already been made to create consumer awareness in schools? If yes, what were the results?
6. Who are the key persons to approach at the state and local level to influence policy?
7. Who are the key persons involved in curriculum development?
8. Who are the key institutions or people regarding finances?

Organizational Issues

1. Is consumer education a priority to you? How important is it compared to other activities?
2. What are your limitations in terms of personnel and funding?
3. Are funds or in-kind support available elsewhere for projects?
4. What is your level of knowledge regarding consumer education? How can you fill the voids?
5. What consumer organizations have encouraged consumer education and might serve as partners?
6. Do you have potential allies such as teacher associations, trade unions, parent groups or education groups?
7. Are there organizations or individuals with conflicting views that must be addressed?
8. What individuals or organizations are in the best position to provide day-to-day management of the group?
9. Are schools and educators willing to experiment with your program ideas?

Adapted from questions developed by Grada Hellman-Tuiteri. Promoting Consumer Education in Schools: Consumercraft 5. Penang, Malaysia: International Organization of Consumer Unions (IOCU) 1985.

Step 3: Create Action Plan. Once there is a clear understanding of the environment, it is time to think strategically.

- Formulate objectives for the short and long term which are both realistic and optimistic.
- Identify activities that will achieve your objectives.
- Check this plan against the resources available. Will this support be available in the future? Can other funds be raised?
- Develop a strategy to evaluate the success of the plan in advance.
- Decide how you want to work. Identify personnel to do tasks identified.
- Consider timing. When is the best time during the year to initiate action? When will tasks be completed?
- Inquire if allies are prepared to support your activities?

Appendix B offers a sampling of activities that might be used to strengthen and expand consumer education. Highlights of actual partnerships and their successful programs are provided in Appendix C. The action group may spin off ideas from these program and organization suggestions. Local conditions may give rise to others.

Step 4: Implement Plan. Coordination of efforts is critical to success. Those persons who oversee implementation are responsible for checking progress and making adjustments when needed to accomplish the objectives.

Facilitators also assist the progress by ensuring good communication among group members.

Step 5: Follow-up. Evaluation after completion of the plan is a check on whether objectives were achieved and on the effectiveness of the plan. Suggested methods for measuring success include competency tests, questionnaires, observations, and interviews.

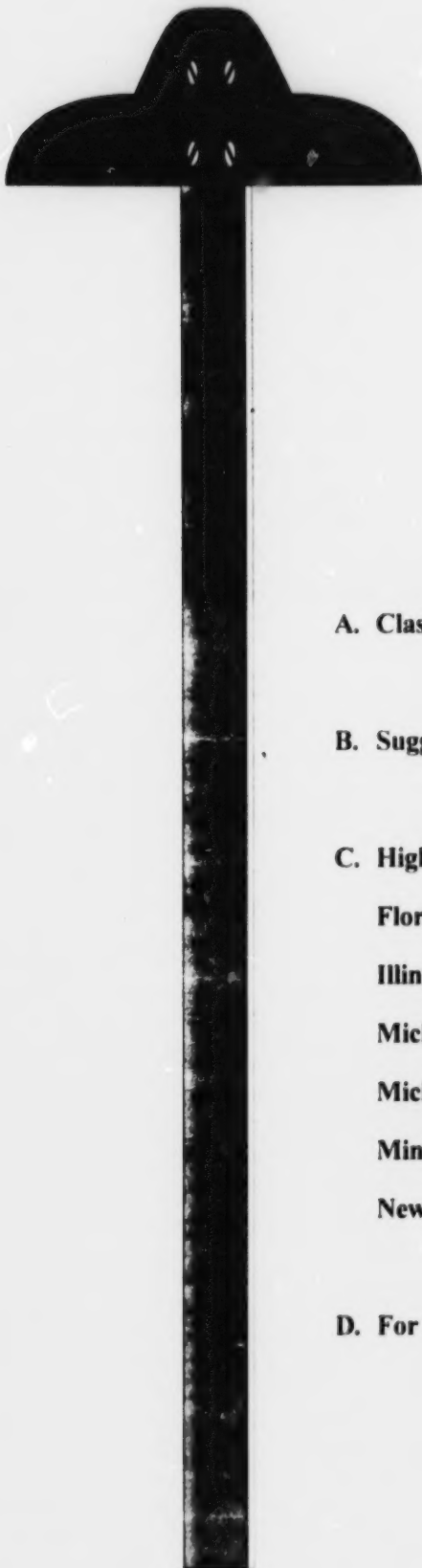
Analyze change that occurred with respect to policies, behavior, knowledge, skills and attitudes. Consider not only the impact on students but also how the work has affected teachers, administrators and other members of the community. Gather information from action group members regarding the planning and implementation process.

Evaluations also serve as a basis for further work. Consider whether a new action plan is needed and whether the action group will continue to function. Perhaps this group will become an ongoing advisory panel.

A second important aspect of follow-up is communication. The group might prepare a final report of accomplishments to be distributed to supporters and policymakers. A newsletter can reinforce and extend the impact of group actions by regularly updating participants and encouraging new individuals to become involved. A newsletter is also a valuable tool for sharing new information with consumer educators as it becomes available.

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11. Brobeck, Stephen (1993). *What Card Holders Think About Credit Cards: Findings of the Second Annual Consumer Survey* conducted by Opinion Research Corporation. AT&T Universal Card Services Corp., Consumer Affairs Department, 8787 Baypine Road, Building 3, 2nd Floor, Jacksonville, FL 32256.
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Appendices

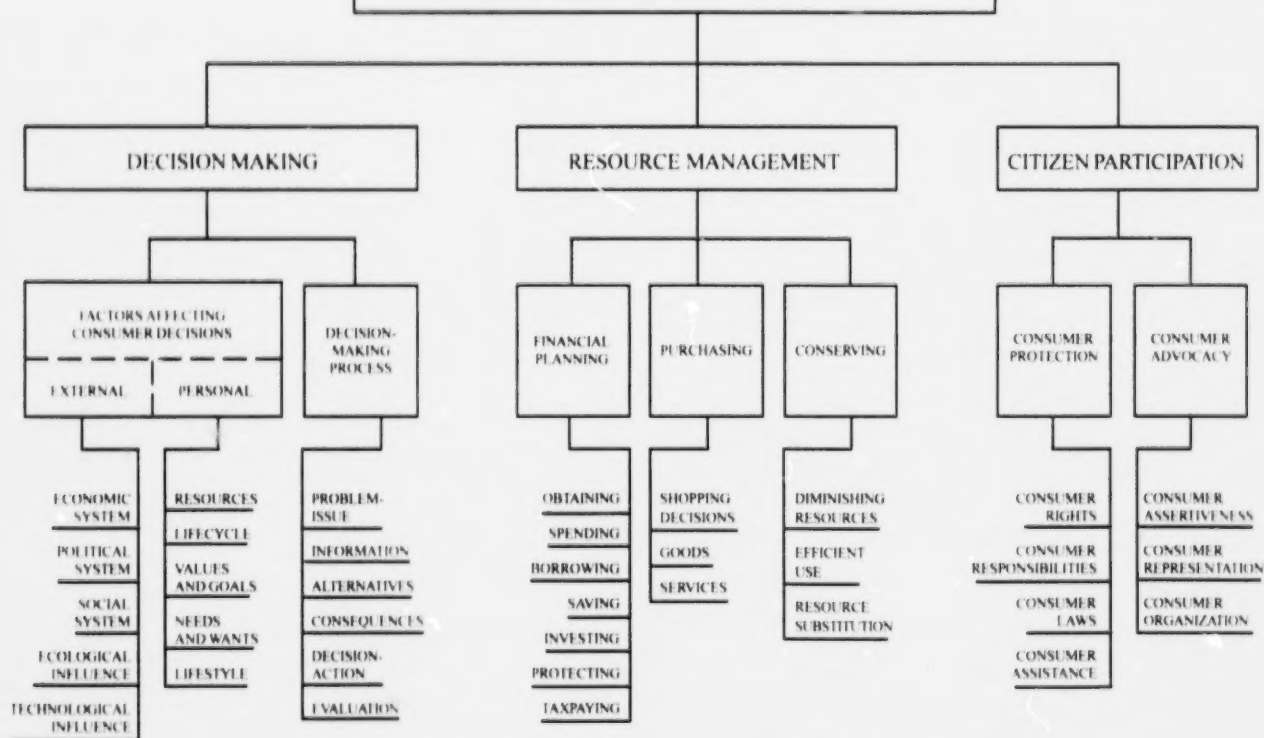
A. Classification of Concepts	17
B. Suggested Activities	20
C. Highlights of Successful State Partnerships	
Florida Enterprise Village	22
Illinois Illinois Consumer Education Association	23
Michigan Michigan Agenda	24
Michigan Consumer Educators of Michigan	25
Minnesota Minnesota Attorney General's Office	26
New Jersey New Jersey Consortium for Consumer Education	27
D. For More Information	28



APPENDIX A

Classification of Concepts

Consumer Education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions.



Source: Bannister, Rosella and Charles Monsma, **Classification of Concepts in Consumer Education**, report of research funded by the U.S. Department of Education (1982) National Institute for Consumer Education, Eastern Michigan University, Ypsilanti, MI 48197

Concept Numbering System

1.0. DECISION MAKING

1.1. External Factors Affecting Consumer Decisions

1.1.1. Economic System*

- 1.1.1.1. Mixed Economy
- 1.1.1.2. Scarcity
- 1.1.1.3. Supply and Demand
- 1.1.1.4. Price
- 1.1.1.5. Competition
- 1.1.1.6. Economic Problems
 - Unemployment
 - Inflation

* Additional economic concepts which are closely related to important consumer education concerns include: economic concentration, monetary policy, fiscal policy, productivity, economic growth, international trade, interdependence, and income distribution.

1.1.2. Political System

- 1.1.2.1. Government
- 1.1.2.2. Public Policy
- 1.1.2.3. Regulation
- 1.1.2.4. Interest Groups
- 1.1.2.5. Power

1.1.3. Social System

- 1.1.3.1. Roles
- 1.1.3.2. Status
- 1.1.3.3. Cultural Value
- 1.1.3.4. Standard of Living
- 1.1.3.5. Quality of Life
- 1.1.3.6. Discrimination
- 1.1.3.7. Social Change
 - Household Composition
 - Work Force Composition
- 1.1.3.8. Advertising

1.1.4. Ecological Influence

- 1.1.4.1. Environment Protection
- 1.1.4.2. Conservation of Resources
- 1.1.4.3. Energy Alternatives

1.1.5. Technological Influence

- 1.1.5.1. Communications Technology
- 1.1.5.2. Computer Technology
- 1.1.5.3. Scientific Innovation
- 1.1.5.4. Engineering Advances

1.2. Personal Factors Affecting Consumer Decisions

1.2.1. Resources

- 1.2.1.1. Financial Resources
- 1.2.1.2. Human Resources
 - Time
 - Energy
 - Knowledge
 - Skills
- 1.2.1.3. Natural Resources
- 1.2.1.4. Community Resources

1.2.2. Lifecycle

- 1.2.2.1. Age
- 1.2.2.2. Income
- 1.2.2.3. Household Composition

1.2.3. Values and Goals

- 1.2.3.1. Psychological Influences
- 1.2.3.2. Societal Values
- 1.2.3.3. Individual Values
- 1.2.3.4. Value Clarification
- 1.2.3.5. Goal Setting

1.2.4. Needs and Wants

- 1.2.4.1. Individual Needs
- 1.2.4.2. Societal Needs

1.2.5. Lifestyle

1.3. Decision-Making Process

1.3.1. Problem-Issue

1.3.2. Information

- 1.3.2.1. Sources of Information
- 1.3.2.2. Gathering of Information
- 1.3.2.3. Availability of Information
- 1.3.2.4. Costs of Information
- 1.3.2.5. Evaluation of Information

1.3.3. Alternatives

1.3.4. Consequences

1.3.5. Decision-Action

- 1.3.5.1. Criteria
- 1.3.5.2. Opportunity Cost
- 1.3.5.3. Trade-Offs
- 1.3.5.4. Consumer Behavior

1.3.6. Evaluation

21

2.0. RESOURCE MANAGEMENT

2.1. Financial Planning

- 2.1.1. Obtaining Financial Resources
 - 2.1.1.1. Employment Income
 - 2.1.1.2. Retirement Income
 - 2.1.1.3. Investment Income
 - 2.1.1.4. Public Assistance
- 2.1.2. Spending Plan
 - 2.1.2.1. Record Keeping
 - 2.1.2.2. Budgeting
- 2.1.3. Borrowing
 - 2.1.3.1. Credit Agreements
 - 2.1.3.2. Credit Sources
 - 2.1.3.3. Credit Costs
 - 2.1.3.4. Credit Cards
- 2.1.4. Saving
- 2.1.5. Investing
- 2.1.6. Protecting
 - 2.1.6.1. Life Insurance
 - 2.1.6.2. Health Insurance
 - 2.1.6.3. Property Insurance
 - 2.1.6.4. Automobile Insurance
- 2.1.7. Taxpaying

2.2. Purchasing

- 2.2.1. Shopping Decisions
 - 2.2.1.1. Comparison Shopping
 - 2.2.1.2. Alternative Markets
 - 2.2.1.3. Contracts
- 2.2.2. Goods
 - 2.2.2.1. Food
 - 2.2.2.2. Clothing
 - 2.2.2.3. Housing
 - 2.2.2.4. Furnishings and Appliances
 - 2.2.2.5. Transportation
 - 2.2.2.6. Recreation and Leisure
- 2.2.3. Services
 - 2.2.3.1. Community Services
 - 2.2.3.2. Death Related Services
 - 2.2.3.3. Education Services
 - 2.2.3.4. Financial Services
 - 2.2.3.5. Health Services
 - 2.2.3.6. Legal Services
 - 2.2.3.7. Maintenance and Repair
 - 2.2.3.8. Government Services

2.3. Conserving

- 2.3.1. Diminishing Resources
- 2.3.2. Efficient Use
- 2.3.3. Resource Substitution

3.0. CITIZEN PARTICIPATION

3.1. Consumer Protection

- 3.1.1. Consumer Rights
 - 3.1.1.1. Redress
 - 3.1.1.2. Safety
 - 3.1.1.3. Information
 - 3.1.1.4. Choice
 - 3.1.1.5. Unfair Practices
- 3.1.2. Consumer Responsibilities
 - 3.1.2.1. Ethical Behavior
 - 3.1.2.2. Effective Performance
 - 3.1.2.3. Environmental Protection
- 3.1.3. Consumer Laws
 - 3.1.3.1. Informative Laws
 - 3.1.3.2. Protective Laws
 - 3.1.3.3. Enabling Laws
- 3.1.4. Consumer Assistance
 - 3.1.4.1. Government Agencies
 - 3.1.4.2. Community Agencies
 - 3.1.4.3. Business Assistance

3.2. Consumer Advocacy

- 3.2.1. Consumer Assertiveness
 - 3.2.1.1. Effective Communication
 - 3.2.1.2. Complaint Procedures
 - 3.2.1.3. Stress Management
 - 3.2.1.4. Conflict Resolution
- 3.2.2. Consumer Representation
 - 3.2.2.1. Public Membership
 - 3.2.2.2. Regulatory Commission
 - 3.2.2.3. Public Hearing
 - 3.2.2.4. Consumer Advisory Panel
- 3.2.3. Consumer Organization
 - 3.2.3.1. Organizing Strategies
 - 3.2.3.2. Action Strategies
 - 3.2.3.3. Consumer Groups
 - State and Local Groups
 - National Groups
 - International Groups
 - Cooperatives



APPENDIX B

Suggested Activities

Awareness of Need

1. Conduct a survey to assess state consumer competency.
2. Meet with persons who influence education policies and curriculum development.
 - Provide information and expert testimony to legislators.
 - Testify before the chief state school officers.
3. Develop a promotional campaign to inform people of the need for consumer education.
 - Speak at forums where parents, educators and policymakers are present.
 - Write articles for the print media.
 - Discuss problems on radio and television.
 - Use free public service advertisements in the media.
 - Print and place posters in schools and community meeting places.
 - Prepare community and school displays or exhibits.
4. Ask political parties to state their position on consumer education.
5. Recognize outstanding contributions to consumer education by educators, policymakers, and others.
6. Have teachers and students focus on consumer issues during National Consumers Week.

Professional Development

1. Survey educators to identify which consumer topics they feel least prepared to teach.
2. Organize a state consumer education association.
3. Offer seminars, conferences or workshops for teachers.
4. Prepare and distribute a calendar of professional activities of interest to consumer educators.
5. Create and distribute a newsletter for educators containing current issues, new teaching ideas, and information from recent articles of interest to consumer educators.
6. Encourage the preparation of future teachers in the field.
 - Promote standard consumer education teacher competencies or a certificate endorsement.
 - Lobby colleges preparing future teachers to include training in consumer education.
 - Visit teacher preparation classes to demonstrate how consumer education fits into the basic disciplines.

State and Local Policies

1. Encourage consumer education policies and mandates.
2. Infuse consumer education competency into student assessment programs.
3. Encourage and assist with the development of curriculum guidelines.
4. Create a document that suggests how to establish consumer education in schools.
5. Publish a brochure with tips on creating local school consumer education advisory committees.
6. Promote regular evaluation of consumer education programs, textbooks, and other materials.

Educational Materials

1. Establish a center to assist teachers seeking information and materials.
 - Promote up-to-date state and local materials.
 - Purchase audio-visual materials for free or low-cost loan to schools
 - Create a reference library of curriculum guides, lesson plans and other teaching materials.
2. Develop educational materials for schools.
 - Prepare brochures.
 - Make a video.
 - Create educational exhibits and displays.
 - Produce a consumer quiz.
 - Disseminate school newspaper columns.
 - Provide bilingual materials for students whose second language is English.
3. Offer technical assistance and support to developers of materials.
4. Prepare a list of experts who will assist with the development of educational materials.
5. Develop a list of persons willing to serve as guest speakers in schools.
6. Create and disseminate annotated lists of resource materials.
7. Distribute a packet of recent free consumer brochures and other teaching aids.
8. Conduct a contest for lesson plans/teaching units.

Student Programs

1. Institute a student competition based on a consumer theme.
 - quiz
 - essay
 - poster
 - debate
 - project
 - speech
 - news story
 - logo
2. Encourage after-school consumer organizations where student-initiated research and education projects are conducted.

APPENDIX C

Highlights of Successful Programs

Enterprise Village

12100 Starkey Road
Largo, FL 34643

Contact Person: Keith M. Gall, Manager (813-581-3600)

In September 1989, Enterprise Village opened its doors to provide Pinellas County fifth grade students with a unique opportunity to experience the roles and responsibilities of both consumers and business people through hands-on application. With the contributions of nineteen businesses donating \$50,000 each, an 18,000 square foot facility was built and given to the Pinellas County School Board for operation. The School Board is responsible for maintenance and upkeep.

Enterprise Village replicates a real-life shopping center. Each store-front business surrounding the open mall area was designed and outfitted by a corporate sponsor. Although scaled down to accommodate elementary school students, every detail is authentic. The "mini-mall" is home to 19 businesses -- each offering students a different experience in the business of free enterprise.

Public, private and parochial teachers and students are introduced to Enterprise Village prior to visiting. A curriculum has been developed to prepare students using worksheets, resource sheets, and activities for reinforcement of learning. Every day 85-125 students experience the Village. Over 10,000 students participate each school year. A similar opportunity is now being designed for secondary students within the local school district.

Illinois Consumer Education Association

ICEA Membership
17226 Cedar Road
East Moline, IL 61224

Contact Person: Dr. Hayden Green (708-879-3506)

The Illinois Consumer Education Association, the first state consumer education association in the nation, was formed 25 years ago to expand consumer education and foster professional growth in the teaching of consumer education at all levels. ICEA's mission is to strengthen the implementation of Senate Bill 977 and its amendments which require that all Illinois public school students in grades 8 through 12 have instruction in consumer education. The original bill was passed in 1967. A 1985 amendment allows students who pass a uniform Annual Consumer Education Proficiency Exam, furnished by the State Board of Education, to be excused from the required instruction.

ICEA works cooperatively with the State Board of Education. Membership ranges from 110 to over 300 and includes secondary school teachers, university personnel, and representatives of business, government, and community/consumer organizations. Any person interested in the advancement of consumer education is eligible for membership. The Board of Directors and elected officers are the decision making body for the organization. ICEA is funded through annual \$15 membership dues, conference registrations, and exhibitor fees.

Teaching Guides

- **Consumer Education in Illinois Schools - 1986.** A comprehensive Curriculum Guide For the Illinois State Board of Education covering consumer education topics and resource materials.
- **Consumer Education Lesson Plans.** The Illinois State Board of Education in cooperation with ICEA produces a book of lesson plans as a resource for implementing the consumer education mandate.

Other Publications

- **The Illinois Consumer Educator.** The official newsletter for ICEA is published 3 times a year. The publication updates Illinois teachers on state and national events and provides a forum for teaching ideas as well as a review of selected course materials.
- **The Illinois Journal of Consumer Education.** An annual publication consisting of articles, research summaries, book reviews, and other features designed to improve consumer education.

Teacher Education Program

- **Annual Statewide Conference.** A major activity sponsored by ICEA, this two day meeting in February offers teachers the opportunity to hear important speakers in the area of consumerism and to exchange methods of teaching with teachers of many disciplines. A wealth of resource materials is also available for review.

Leadership Recognition

- **Gladys Bahr Award.** This award recognizes the outstanding contributions of a consumer education teacher or leader in the State of Illinois.

The Michigan Agenda
National Institute for Consumer Education
207 Rackham
Eastern Michigan University
Ypsilanti, MI 48197

Contact Person: Rosella Bannister (313-487-2292)

The Michigan Agenda was a three-year plan (1987-90) established to strengthen consumer education and promote its importance. After months of dialogue among key leaders in business, education, government, labor and the community, five program thrusts were identified for the agenda:

1. Strengthen personal finance education in schools, communities and workplaces.
2. Introduce high school students to potential careers in financial services.
3. Educate businesses on how to develop and implement effective corporate consumer education programs.
4. Promote policy changes in education, business, government, labor and the community.
5. Share the Michigan Agenda as a model with other states.

The Michigan Superintendent of Public Instruction chaired the active advisory group which provided direction and assistance to the project. Funding for the program was provided by about 25 private and public partners including the Michigan State Department of Education and Eastern Michigan University plus many foundations, trade groups and corporations. Day-to-day management was provided by the Michigan Consumer Education Center housed in the College of Education at Eastern Michigan University. Funding from the project allowed the hiring of a full-time staff person to oversee the work.

Teacher Education Programs

- **Consumer Economics in the Social Studies and Personal Finance for Business Educators.**
- **Insurance Education Seminars.** Graduate seminars offered by Eastern Michigan University and Michigan Association of Insurance Companies.
- **Understanding Taxes**
- **Children: The Invisible Consumers.** Conference co-sponsor: Michigan Consumers Council.

Teaching Materials

- **Children and Money.** Teaching manual with student worksheets for Grades K-6.
- **Credit: Tool or Trap.** Video and discussion guide for secondary and adult programs. 1989
- **Michigan Consumer Protection Act.** Update of manual with inservice workshops. 1988
- **Financial Independence and the American Dream.** Video describing the Agenda. 1989
- **Consumer Economics Course Outline.** Suggested outline for secondary school course consistent with state education goals and objectives. 1989
- **Consumer Economics Media Catalog, Elementary Resources in Consumer and Economic Education, Personal Finance Resources, plus Textbooks in Consumer Economics.** Resource Lists.

Other

- **Michigan Agenda for Consumer Education.** Brochure. (1987-89)
- **Consumer and Personal Finance Education in Michigan Schools: A Summary Report of Surveys and Opinion Polls.** Summary of four statewide surveys. 1988
- **Michigan Education Assessment Program -- Social Studies Test.** Development assistance.

Consumer Educators of Michigan

207 Rackham Building
Eastern Michigan University
Ypsilanti, MI 48197

Contact Person: John Knapp, Board Member (313-487-2292)

Consumer Educators of Michigan (CEM) is a professional organization for consumer educators from business, government, schools, colleges and universities. CEM was organized in 1976 to provide a central forum where persons from different sectors who share an interest in consumer education may exchange ideas, information and resources. The goals of this non-profit 501c (3) organization are to strengthen and promote consumer education. On occasion, the organization's leadership lobbies or testifies for consumer protection at the state and national level.

Any individual or organization with an interest in consumer education is invited to join this state group. Annual dues are \$5 for students, \$10 for regular members and \$15 for organizations. Current membership totals approximately 150. Teachers represent about 70 percent of the members. The decision-making body for CEM is a Board of Directors composed of approximately twenty persons representing the association's diverse membership.

Publications

- **CEM Newsletter.** Distributed twice a year, the newsletter updates educators regarding local and national consumer news, educational resources and professional development opportunities.
- **CEM Directory.** An annual listing of members' names, addresses and phone numbers.
- **Education Packets.** A selection of current consumer education materials are mailed to members on a periodic basis.

Teacher Education Programs

- **Michigan Consumer Education Conference.** This annual meeting of state educators offers a time to examine current issues, share successful teaching strategies, and to develop strategies to make consumer education more broadly available in our schools and communities.
- **Regional Workshops.** CEM supplements the conference with free and low-cost workshops in cooperation with local schools across the state. Experts present information and materials on a wide range of topics and inservice credit for teachers is frequently offered.

Leadership Recognition

- **Outstanding Consumer Educator.** Recognition of an outstanding teacher. Nominations are made by local school officials.
- **Philip A. Hart Award.** Acknowledgement of a person with a connection to the state who has made a significant contribution to consumer education. Past awardees include state officials, university educators and corporate executives among others.
- **Other.** In the past, CEM has presented other awards recognizing outstanding students, community educators and educators from the business sector within the state.

Minnesota Attorney General's Office

Consumer Division
1400 NCL Tower
445 Minnesota Street
St. Paul, MN 55101

Contact Persons: Doug Blanke, Director
Consumer Policy
(612-296-2306)

Lisa Hertzberg
Consumer Information Specialist
(612-296-1794)

The Office of Attorney General Hubert H. Humphrey III receives 100,000 calls and 13,000 letters annually from individuals having a consumer problem. In 1989, Attorney General Humphrey appointed an Advisory Committee on Consumer Education to examine how consumer education might prevent some of these problems. The Committee was comprised of businesspersons, educators, administrators, students, Department of Education personnel, and Attorney General staff. The director of the Minnesota Council on Economic Education located at the University of Minnesota served as facilitator.

The charge to the Committee was to examine the adequacy of existing consumer education programs in the schools. When it was determined education programs were inadequate, the committee was also asked to recommend solutions to improve the quality and quantity of consumer education in Minnesota schools.

The Committee met seven times to hear testimony and review materials from people working in the field of consumer education. A consumer literacy test was conducted to determine how much graduating seniors knew about their consumer rights. The students scored an average 60 percent which was deemed too low to receive a passing grade.

The Attorney General and several members of the Committee testified before the State Board of Education in 1990 to encourage inclusion of a statewide learner outcome for consumer education. The Attorney General has also given several speeches to community leaders and educators about the importance of consumer education.

Teaching Materials and Workshops

- **Consumers of the '90s.** Curriculum guide for grades 9-12 focusing on economics, personal finance, decisionmaking plus consumer rights and responsibilities. 1990
- **I'm Creditwise.** Teaching supplement to curriculum guide above. 1992
- **Eco Sense: An Economic Environmental Learning Kit.** Guide integrating environmental and economic principles. Partners: MN Council on Economic Education, the Business Economics Education Foundation (BEEF), and the local Metropolitan Council. 1992
- **Eco Sense: It's Elementary.** Guide for grades 2-6. Partners: BEEF, Lever Brothers Company. 1993.
- Miscellaneous full-day workshops.

Newsletter

- **Educator News to Use.** Newsletter with facts and figures, glossary of terms and lesson plans. First edition published in April 1993 on the economics of credit.

Contest

- **Eco Sense: It's Elementary Mascot.** Grade school students were invited to send drawings for a mascot to be used with the curriculum guide and the recycled playground installed at the MN Zoo.

The New Jersey Consortium for Consumer Education

P.O. Box 45034
124 Halsey Street
Newark, NJ 07101

Contact Person: Emma N. Byrne, Director, NJ Division of Consumer Affairs (201-504-6542)

The New Jersey Consortium for Consumer Education was initiated by the N.J. Division of Consumer Affairs at the request of Governor Jim Florio. At a meeting in March 1991, the Governor defined consumer education as the "4th R -- Real Life Education." The Consortium, a group of 18 individuals representing a cross section of public, private and community groups, held its first organizational meeting in February 1992. Government regulatory agencies, cooperative extension, a legal services program, a school district, a state college, education associations, the media, and corporations are among the organizations included in the partnership.

The mission of the Consortium is to advocate and support the effective teaching and learning of consumer skills for all of New Jersey's young people. Specific activities include:

Planning

- **First Annual Prospectus** (a plan of action)
- **Conceptual Framework for Consumer Education** (state-specific)

Teaching and Resource Guides

- **It's No Accident Safety Guide for Grades 3-6.** Partners: U.S. Consumer Product Safety Commission; Safe KIDS Campaign, Watchung Public Schools. 1992
- **Auto Related Consumer Issues Resource Guide and Lesson Plans for Traditional and Vocational-Technical High Schools**
- **Personal Financial Management Resource Guide and Lesson Plans on Credit issues--Pre-K through 12.**

Other Teaching Materials

- **Justice in the Marketplace, Guide to N.J. Consumer Law for High School Students.** Includes interactive script for N.J. CONSUMER QUIZ. Partners: Essex County College, Kean College. 1993



APPENDIX D

For More Information

GENERAL REFERENCES

Classification of Concepts in Consumer Education by Rosella Bannister and Charles Monsma, Monograph 137, South-Western Publishing Company. Available from the National Institute for Consumer Education, 207 Rackham Building, Eastern Michigan University, Ypsilanti, MI 48197.

Consumer Education and Information: Guidelines for Business-Sponsored Materials. Available from the Consumer Information Center, GSA, G-142, 18th & F Streets, NW, Washington, DC 20405.

Consumer's Resource Handbook and Consumer Information Catalog. Both are available from the Consumer Information Center, Pueblo, CO 81009.

SELECTED PERIODICALS AND NEWSLETTERS

ACCI Newsletter and Advancing the Consumer Interest
American Council on Consumer Interests
240 Stanley Hall
University of Missouri
Columbia, Missouri 65211
Phone: 314-882-3817

At Home With Consumers
Direct Selling Education Foundation
1730 M Street, NW
Suite 610
Washington, DC 20036
Phone: 202-293-5760

Consumer News
U.S. Office of Consumer Affairs
1009 Premier Building
Washington, DC 20206-2402
Phone: 202-634-4310

Consumer Reports
101 Truman Ave.
Yonkers, NY 10703-1057
Phone: 914-378-2000

Consumer Research Magazine
P.O. Box 5025
Brentwood, TN 37024-5025
Phone: 615-377-3322

Everybody's Money
CUNA
P.O. Box 431
Madison, WI 53701

Family Economics Review
Agricultural Research Service, USDA
Federal Building
Hyattsville, MD 20782

FDA Consumer
HHS Public Health Service
Food and Drug Administration
5600 Fisher Lane
Rockville, MD 20857

Kiplingers' Personal Finance
1729 H Street, NW
Washington, DC 20006
Phone: 800-544-0155
301-853-8590

Mobius
Society of Consumer Affairs Professionals in Business
801 N. Fairfax St., 4th Floor
Alexandria, VA 22314
Phone: 703-519-3700

Money
P.O. Box 60001
Tampa, FL 33660-0001
Phone: 800-633-9970

NICE Newsletter
National Institute for Consumer Education
207 Rackham Building
Eastern Michigan University
Ypsilanti, MI 48197
Phone: 313-497-2292

NCCE Newsletter
National Coalition for Consumer Education
434 Main Street, Suite 201
Chatham, NJ 07928
Phone: 201-635-1916

Zillions: Consumer Reports for Kids
Consumers Union
P.O. Box 2878
Boulder, CO 80322
Phone: 914-378-2000

ORGANIZATIONS

Many of the following publish newsletters and education materials related to consumer economics. Write or call to obtain current listings.

The Advertising Council
825 Third Avenue
New York, NY 10022
Phone: 212-922-1500

AFSA Credit Education Foundation
Central Orders Desk
919 18th Street, NW
Washington, DC 20006
Phone: 202-296-5544

American Association of Retired Persons
Fulfillment Desk
601 E Street, NW
Washington, DC 20049

American Bankers Association
Education Division
1120 Connecticut Avenue
Washington, DC 20036
Phone: 202-663-5425

American Council on Consumer Interests
240 Stanley Hall
University of Missouri
Columbia, MO 65211
Phone: 314-882-3817

American Home Economics Association
1555 King St.
Alexandria, VA 22314
Phone 800-424-8080
703-706-4600

American Stock Exchange
86 Trinity Place
New York, NY 10006
Phone: 212-306-1000

Automotive Consumer Action Program
8400 Westpark Drive
McLean, VA 22102
Phone: 703-821-7144

Bankcard Holders of America
560 Herndon Parkway, Suite 120
Herndon, VA 22070
Phone: 703-481-1110

Center for Auto Safety
2001 S Street, NW
Washington, DC 20009
Phone: 202-328-7700

Center for the Study of Services
806 15th St., NW, Suite 925
Washington, DC 20003
Phone: 202-347-9612

Center for Science in the Public Interest
1501 16th Street, NW
Washington, DC 20036
Phone: 202-332-9110

Chamber of Commerce of the U.S.
1615 H Street, NW
Washington, DC 20062
Phone: 202-659-6000

College for Financial Planning
9725 East Hampton Avenue
Denver, CO 80231
Phone: 303-755-7101

Consumer Federation of America
1424 16th Street, NW
Washington, DC 20036
Phone: 202-387-6121

Consumers Union of the U. S., Inc.
256 Washington Street
Mount Vernon, NY 10553
Phone: 914-378-2000

Council of Better Business Bureaus, Inc.
4200 Wilson Blvd.
Arlington, VA 22203
Phone: 703-276-0100

Credit Union National Association
Box 431
Madison, WI 53711
Phone: 800-356-9655

Direct Selling Education Foundation
1776 K Street NW, Suite 600
Washington, DC 20036
Phone: 202-293-5760

Electronic Industries Association
2001 Pennsylvania Ave., NW, 10th Floor
Washington, DC 20006
Phone: 202-457-4977

Insurance Information Institute
110 William Street
New York, NY 10038
Phone: 800-942-4242

International Credit Association
243 North Lindbergh Blvd.
St. Louis, MO 63141
Phone: 314-991-3030

Major Appliance Consumer Action Panel
20 North Wacker Drive
Chicago, IL 60606
Phone: 800-621-0477
312-984-5858

National Association of Consumer Agency Administrators
1010 Vermont Ave., NW, Suite 514
Washington, DC 20005
Phone: 202-347-7395

National Business Education Association
1908 Association Drive
Reston, VA 22091
Phone: 703-860-8300

National Coalition for Consumer Education
434 Main Street, Suite 201
Chatham, NJ 07928
Phone: 201-635-1916

National Consumers League
Suite 202 West Wing
600 Maryland Avenue, SW
Washington, DC 20024
Phone: 202-639-8140

National Council for the Social Studies
3501 Newark Street, NW
Washington, DC 20016
Phone: 202-966-7840

National Council on Economic Education
1140 Avenue of the Americas
New York, NY 10036
Phone: 212-685-5499

National Foundation for Consumer Credit
8611 Second Ave., #100
Silver Spring, MD 20910
Phone: 301-589-5600

National Futures Association
200 West Madison Street, Suite 1600
Chicago, IL 60606-3447
Phone: 800-621-3570 (outside IL)
312-781-1410

New York Stock Exchange
11 Wall Street
New York, NY 10005
Phone: 212-656-3000

Public Citizen
2000 P St., NW, Suite 610
Washington, DC 20036
Phone: 202-833-3000

Society of Consumer Affairs Professionals in Business
4900 Leesburg Pike, Suite 400
Alexandria, VA 22302
Phone: 703-519-3700

U.S. Public Interest Research Group (USPIRG)
P.O. Box 19312
Washington, DC 20036
Phone: 202-546-9707

SELECTED FEDERAL GOVERNMENT AGENCIES

Cooperative Extension Service
Department of Agriculture
Washington, DC 20250
Phone: 202-720-0987

Consumer Information Center
Pueblo, CO 81009
Phone: 719-948-4000

Consumer Product Safety Commission
Office of the Secretary
1111 18th St., NW
Washington, DC 20207
Phone: 800-638-8270
800-638-CPSC

Department of Agriculture
Food and Nutrition Service, Room 512
3101 Park Office Center Drive
Alexandria, VA 22301
Phone: 703-305-2276

Department of Commerce
Office of Consumer Affairs, Room 5718
Washington, DC 20230
Phone: 202-377-5001

Department of Education
Federal Student Financial Aid Programs
Public Documents Distribution Center
Pueblo, CO 81009-8109
Phone: 202-708-8391

Department of Energy
Office of Consumer Affairs
Washington, DC 20508
Phone: 202-586-5373

Department of Transportation
Consumer Affairs Officer
Washington, DC 20590
Phone (auto safety hotline):
202-336-0123
800-424-9393 - outside DC

**Equal Employment Opportunity
Commission**
Washington, DC 20506
Phone: 202-663-4900
800-USA-EEOC

Federal Aviation Administration
Community and Consumer Liaison Div.
FAA (APA-200)
Washington, DC 20591
Phone: 202-267-3479 ext. 8592

Federal Deposit Insurance Corporation
Office of Consumer Affairs
550 17th Street, NW
Washington, DC 20429
Phone: 202-898-3536

**Board of Governors of the Federal
Reserve System**
Division of Consumer and Community
Affairs
Washington, DC 20551
Phone: 202-452-3946

Federal Trade Commission
Office of Consumer and Business Ed.
6th and Pennsylvania Avenue, Room 701
Washington, DC 20580
Phone: 202-326-2222

Food and Drug Administration
Consumer Affairs Staff
Parklawn Building, Room 16-71
5600 Fishers Lane
Rockville, MD 20857
Phone: 301-443-5006

Internal Revenue Service
Check your local directory under U.S.
Government, Treasury Department

Mass Media Bureau
Complaints and Investigations
Federal Communications Commission
2025 M Street, NW, Room 8210
Washington, DC 20554
Phone: 202-632-7048

National Credit Union Administration
1776 G Street, NW
Washington, DC 20456
Phone: 202-682-9600

National Health Information Center
Dept. of Health and Human Services
P.O. Box 1133
Washington, DC 20013-1133
Phone: 301-565-4167

**National Highway Traffic Safety
Administration**
Department of Transportation
Washington, DC 20690
Phone: 800-424-9393

**Occupational Safety and Health
Administration**
Check your local directory under U.S.
Government, Labor Department
Phone: 202-532-8151

**Office of Fair Housing and Equal
Opportunity**
Dept. of Housing & Urban Development
Room 5100
Washington, DC 20410
Phone: 202-708-4252
800-424-8590

Office of Thrift Supervision
Consumer Affairs
1700 G Street, NW
Washington, DC 20552
Phone: 202-906-6000
800-842-6929

Public Information Center
PIC (PM-211B)
Environmental Protection Agency
Washington, DC 20460
Phone: 202-260-2080

Securities and Exchange Commission
Office of Consumer Affairs
450 5th Street, NW
Washington, DC 20549

Social Security Administration
1-800-SSA-1213 or see your local
telephone directory under U.S.
Government
Phone: 800-SSA-1213

U.S. Office of Consumer Affairs
1620 L St., NW, Suite 700
Washington, DC 20006-2402
Phone: 202-634-4310

